

In re:
Nelson Colon
Debtor(s)

Case No. 19-13557-elf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 04, 2020

User: Adminstra
Form ID: 318

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Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2020:

Recip ID	Recipient Name and Address
db	#+ Nelson Colon, 1544 Womrath Street, Philadelphia, PA 19124-4553
14335575	Aria Health, P. O. Box 8500-6395, Philadelphia, PA 19178-6395
14400302	+ Bradley E. Allen, Esquire, 7711 Castor Avenue, Philadelphia, PA 19152-3601
14335577	+ Central Financial Control, PO Box 66044, Anaheim, CA 92816-6044
14335578	Chase Auto Finance, P. O. Box 901003, Fort Worth, TX 76101-2003
14335580	+ Citizens Financial Group, c/o Central Credit Services, LLC, 9550 Regency Square Boulevard, Ste. 500, Jacksonville, FL 32225-8169
14335585	Helm Associates, Inc., 2664 Bristol Pike, Bristol, PA 19007
14335587	+ KML Law Group, 701 Market Street, Suite 500, Philadelphia, PA 19106-1541
14335588	L.A. Fitness, 2600 Michelson Drive, #300, Irvine, CA 92612-6536
14335591	Midland Funding, 2305 Northside Dr., Suite 300, San Diego, CA 92108
14547091	+ PGW, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14335594	+ Penn Medicine, P. O. Box 824406, Philadelphia, PA 19182-4406
14401181	+ Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F
14354217	+ U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PE, 211 North Front Street, Harrisburg, PA 17101-1406
14335596	+ US National Association Trustee for, PA Housing Finance Agency, 211 N. Front Street, Harrisburg, PA 17101-1406

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Dec 05 2020 06:43:00	LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
smg	Email/Text: megan.harper@phila.gov	Dec 05 2020 05:39:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 05 2020 06:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 05 2020 05:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 05 2020 05:39:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14346352	Email/PDF: resurgentbknofications@resurgent.com	Dec 05 2020 05:51:44	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14335576	EDI: CAPITALONE.COM	Dec 05 2020 06:43:00	Capital One Bank, 15000 Capital One Drive, Henrico, VA 23238
14335581	Email/Text: megan.harper@phila.gov	Dec 05 2020 05:39:00	City Of Philadelphia, C/O Law Department, 1401 JFK Blvd., Philadelphia, PA 19102

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14386201	Email/Text: megan.harper@phila.gov	Dec 05 2020 05:39:00	Water Revenue Bureau, Pamela Elchert Thurmond, Tax & Revenue Unit, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14335582	+ Email/PDF: creditonebknottifications@resurgent.com	Dec 05 2020 05:44:18	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
14335583	+ EDI: DCI.COM	Dec 05 2020 06:43:00	Diversified Consultant, 10550 Deerwood Park Blvd., Jacksonville, FL 32256-0596
14335584	+ Email/Text: bknotice@ercbpo.com	Dec 05 2020 05:38:00	Enhanced Recovery Collections, 8014 Bayberry Rd., Jacksonville, FL 32256-7412
14335586	EDI: JEFFERSONCAP.COM	Dec 05 2020 06:43:00	Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303
14335579	EDI: JPMORGANCHASE	Dec 05 2020 06:43:00	Chase Card Services, P. O. Box 15298, Wilmington, DE 19850
14346351	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 05 2020 05:44:14	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14335589	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 05 2020 05:58:51	Merrick Bank, P. O. Box 9201, Old Bethpage, NY 11804-9001
14335590	EDI: MID8.COM	Dec 05 2020 06:43:00	Midland Funding, 8875 Aero Drive, Ste. 200, San Diego, CA 92123-2255
14369460	+ EDI: MID8.COM	Dec 05 2020 06:43:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14335592	+ Email/Text: BKRMailOps@weltman.com	Dec 05 2020 05:38:00	Midland Funding, LLC, c/o Michael Dougherty, Weltman, Weinberg & Reis, 325 Chestnut Street, Suite #501, Philadelphia, PA 19106-2605
14335593	+ Email/Text: bankruptcygroup@peco-energy.com	Dec 05 2020 05:37:00	Peco Energy, Bankruptcy Unit, 2301 Market St., Philadelphia, PA 19103-1338
14356297	+ EDI: JEFFERSONCAP.COM	Dec 05 2020 06:43:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14335595	Email/Text: clientservices@sourcerm.com	Dec 05 2020 05:39:00	Source Receivables Management, 4615 Dundas Drive, Ste. 102, Greensboro, NC 27407
14341636	+ EDI: AIS.COM	Dec 05 2020 06:43:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14335597	Email/Text: megan.harper@phila.gov	Dec 05 2020 05:39:00	Water Revenue Bureau, c/o Water Revenue Bureau, 1401 JFK Boulevard, Philadelphia, PA 19102-1663

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2020 at the address(es) listed below:

Name	Email Address
BRADLY E ALLEN	on behalf of Debtor Nelson Colon bealaw@verizon.net
KEVIN G. MCDONALD	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
REBECCA ANN SOLARZ	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 6

Information to identify the case:

Debtor 1	Nelson Colon	Social Security number or ITIN	xxx-xx-9496
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-13557-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nelson Colon

12/4/20

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.